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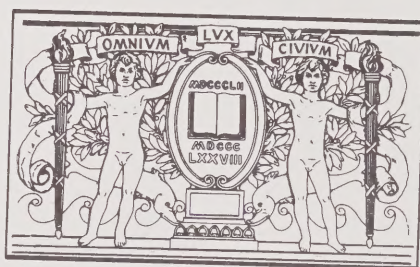


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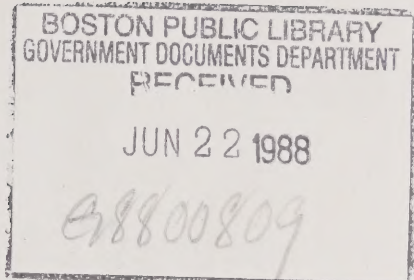
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BOSTON'S HOUSING STOCK

1970 - 2000

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BOSTON'S HOUSING STOCK: 1970 - 2000

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BOSTON'S HOUSING STOCK: 1970 - 2000

Abstract

The size and composition of Boston's housing stock have changed dramatically since 1970, as public policy and programs created affordable housing, and the city's revitalization, its strong real estate market and declining household size have encouraged private rehabilitation, market-rate new construction, and a steadily increasing number of condominium conversions. If these trends continue, Boston's housing stock could grow from 249,300 in 1985 to over 300,000 units by the year 2000, but, for the first time in the city's recent history, would offer more units for ownership than for rental.

This paper examines the city's changing housing stock composition since 1970, and uses an analysis of current trends by neighborhood to draw projections for housing stock size and composition through the year 2000. It then addresses some of the implications of Boston's changing housing patterns, specifically changes in tenure, housing conditions and costs.

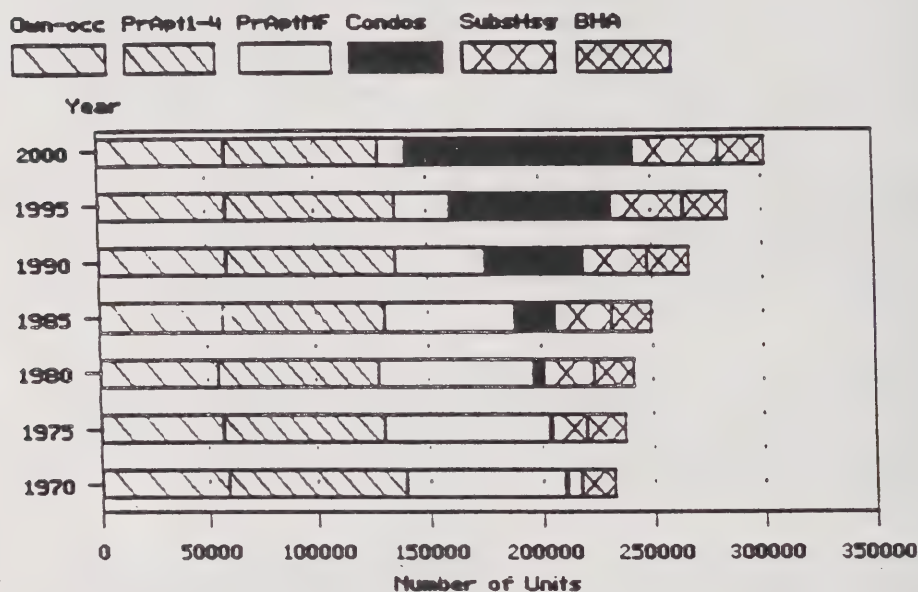
Trends and projections outlined in this paper flow from analysis of recent patterns in the housing stock. These are the trends that would emerge in the absence of enhanced development and financing of affordable housing, and public policy and/or legislative measures designed to cope with the danger of displacement that these trends might exacerbate.

This study was conducted as part of the housing analysis program of the BRA's Policy Development and Research Department. Several related housing analysis studies underway include the following: analysis of the potential for mutual and cooperative housing; projections of housing requirements citywide; proposals for city, state, federal and non-profit programs and financing strategies to promote the production of affordable housing; monitoring and analysis of condominium conversions; and projections for the residential development potential in relation to vacant and underutilized land and structures by neighborhood.

Summary of Findings

Figure 1 provides an overview of the city's changing housing stock composition from 1970 to 2000.

Figure 1: Boston's Changing Housing Stock Composition, 1970-2000, Projections



Source: BRA Research Dept.

As Figure 1 shows:

- o In 1970¹, Boston was a city of 232,300 housing units, of which nearly 60 percent were located in one-to-four family structures. These units were either owner-occupied units, "Own-occ," or private apartments, "PrApt1-4."²
- o By 1980, after a decade of slow but steady growth, Boston's housing stock had grown by a net 8,900 units to 241,200 units. The distribution of these units by type was much the same as it had been a decade earlier, except that the number of units developed or rehabilitated under subsidy, "SubsHsg" units, had expanded from three to ten percent of stock.

¹In accordance with the U.S. Census, figures presented throughout the paper represent housing conditions at mid-year of the year in question.

²See Appendix A for a more complete description of the housing stock classifications, nomenclature and methodology employed throughout this paper.

- o Boston's housing market strengthened during the early 1980's and the rate of abandonment declined. By 1985 the city had gained another 8,100 units, at a net rate of growth 80 percent higher than during the 1970's. However, this strong housing market encouraged another type of housing development, condominium conversion: between 1980 and 1985, over 13,000 already existing apartment units, "PrAptMF" and "PrApt1-4," were converted into condominiums, "Condos."
- o The proportion of assisted housing nearly doubled between 1970 and 1985 from 22,300 units, or 9 percent of the 1970 stock, to 43,300 units, or 17.4 percent of the 1985 housing stock. Private rental housing declined by a similar amount, 20,000 units, during this same period, from 150,900 units or 65 percent of the 1970 stock, to 130,900 units or 52.5 percent of the 1985 housing stock.
- o From 1984 to 1986, as Boston's revitalization took hold, housing values rose sharply, at over 30 percent per annum, driving up rents and making the Boston SMSA one of the highest priced housing regions in the country by 1987. Rising values spurred new housing development, including over 3,500 housing unit starts in 1986 alone.
- o In the mid-1980's, market forces and tax reform skewed housing development toward condominium construction, while conversion of the city's rental stock into condominiums accelerated. Between mid-1985 and the end of 1986, over 7,500 apartment units were converted into condominiums, while another 660 units, nearly 20 percent of units constructed in 1986, were newly built as condominiums.
- o Housing affordability has thereby become ever more critical as the strong housing market and the loss of so much rental stock raised the rents and prices of both existing and newly constructed units out of the reach of low and moderate income residents.
- o Due to Federal cutbacks in housing assistance, city and state programs designed to help maintain affordability were only able to produce 1,060 assisted units in 1986. This was less than one-third of the year's new stock and amounted to only one unit for every four condominium conversions during this same time period.
- o Condominium conversions in the future are expected to affect rental units in one-to-four family apartment buildings, as well as those in private, multi-family structures. Meanwhile, the number of traditional owner-occupied units in single-family homes, duplexes and triple-deckers is expected to remain roughly constant.
- o However, the number of units produced or renovated under subsidy or owned by the Boston Housing Authority, are expected to increase slowly as city and state agencies promote more programs to maintain affordability.
- o If current trends, including strong demand, rising prices and declining household size continue, Boston could achieve a net gain of 3,500 housing units annually from 1987 to 2000, giving it a total of over 300,000 housing

units by 2000. Roughly half of the increase would be new construction; the balance would come from converting existing stock into more but smaller units.

- o Since condominium conversion and development are expected to outpace rental construction over the next thirteen years, the resulting housing stock mix will make more and more of the city's housing units available for ownership rather than rental.
- o While the private stock that was traditionally rental apartments will have increased from 149,200 units in 1985 to an estimated 184,000 in 2000, only 18,300, one-eighth, were condominiums in 1985, whereas 98,900, more than half, are expected to be condominiums in 2000. Condominium conversions will have reduced the stock of traditional unassisted rentals from 130,900 apartments in 1985 to an estimated 85,100 in 2000. However, an indeterminate number of the 98,900 condominiums may also be available as rentals.
- o The anticipated 1990 composition is virtually certain. If the market later softens, then the trends after 1990 could also be expected to be slower. The total of traditional rental housing that is investor-owned will continue declining in any case, but possibly not as rapidly as in the 1980's. Condominiums available as rentals may emerge as a significant new stock type.

Introduction

In 1970, Boston was a city of 232,300 housing units, over half of which were located in one-to-four family private structures. This housing stock composition persisted during the following decade, with the majority of the housing stock remaining in rental units in small, privately owned structures. Housing gains and losses proceeded at a slow but steady pace, expanding the total stock to 241,000 units by 1980, through an average net increase of about 900 units a year.

Boston's housing market strengthened dramatically during the 1980's, producing 8,000 additional units between 1980 and 1985, and achieving over 3,500 housing unit starts in 1986 alone. A large part of the growth, however, involved the construction of condominiums rather than rental units. Meanwhile, the fix-up and conversion of previously rented units into condominiums accelerated.

If current development and accessory apartment conversion trends continue, Boston's housing stock will increase by roughly 3,500 housing units a year through 2000, giving the city over 300,000 housing units by the turn of the century.³ However, since condominium conversion and development are expected to outpace rental construction during this period, the rate of resident ownership will steadily rise.

This paper integrates data from the 1970 and 1980 U.S. Census with other City of Boston sources to develop housing unit totals by stock type for 1970, 1975, 1980 and 1985.⁴ Trends in housing stock composition and size are analyzed

³The figures presented in this paper represent estimates based on trends since 1980; see Appendix A for a discussion of how a downturn would alter these estimates.

⁴The research technique used to develop housing stock totals is documented in Boston's 1985 Housing Stock and Comparisons with 1980, by BRA Planning District, Rolf Goetze, December 1985. The 1980 stock was analyzed by "Units in Structure" (Census Table H-7). From these subtotals, the known amounts of public (BHA) and assisted housing and condominiums were subtracted to derive the number of units in private apartments in one-to-four family structures and multi-family

both city-wide and by Neighborhood Planning District for the 1980's, and the patterns in development from neighborhood to neighborhood are discussed. From these data, city-wide projections for housing stock size and composition are generated for 1990, 1995 and 2000. These projections are analyzed and their implications discussed.

structure stock. This process merged data gathered from Boston's Inspectional Services Department, Public Facilities Department, Emergency Shelter Commission, Mayor's Office, Boston Housing Authority, and the Boston Redevelopment Authority Research Department.

Housing Stock Changes, 1970 - 1980

Table 1 tracks changes in Boston's housing inventory by eight basic stock types to reveal the driving market dynamics between 1970 and 1980.⁵

Table 1: Boston's Housing Stock Changes, 1970-1980

1-4 Family Structures				5 + Multifamily Structures					
				Assisted Housing					
OwnOcc	PrApt1-4	Condo1-4	SubsRhb	SubsNew	BHA	PrAptMF	CondoMF	Total	
A	B	C	D	E	F	G	H	I	
1970	58,500	80,300	0	1,700	5,400	15,200	70,600	600	232,300
	25.2%	34.6%	0.0%	0.7%	2.3%	6.5%	30.4%	0.3%	100.0%
+ New		3,600			7,300	2,500	3,600	200	17,200
+ Conversions	(3,900)	(3,500)		8,400			(4,300)	3,700	400
- Demolitions		(7,300)					(1,400)		(8,700)
1980	54,600	73,100	0	10,100	12,700	17,700	68,500	4,500	241,200
	22.6%	30.3%	0.0%	4.2%	5.3%	7.3%	28.4%	1.9%	100.0%

Note: Rounding affects some subtotals.

Source: U.S. Census, BRA Research Department

As the final column of Table 1 shows, the city experienced a net gain of 8,900 units during the 1970's. This gain actually reflected a total of 17,200 newly built dwelling units and 400 units gained through accessory apartment conversions, offset by 8,700 demolitions.

During this decade the privately owned one-to-four family housing stock, including owner-occupied and rental units, declined by 11,100 units or 8 percent, through demolition and subsidized rehabilitation. The private multi-family apartment stock decreased by 2,100 units, through demolition and condominium conversion. The city's assisted inventory, composed of units either rehabilitated or produced under subsidy, or owned outright by the Boston Housing Authority

⁵Subtotals for 1975 appear in Table A of Appendix A.

(BHA), nearly doubled from 22,300 units in 1970 to 40,500 in 1980, as federal and state subsidies created by President Johnson and his successors under Great Society initiatives created new and rehabilitated units.

The major housing stock changes during the 1970's were the rise of subsidized production and rehabilitation, which was strongest during the first half of the decade, offsetting abandonment and demolitions. Then condominium and accessory apartment conversions became more visible in parts of the market during the later 1970's.

As column A in Table 1 shows, the traditional owner-occupied stock, which consists of single-family homes and the owner-occupied units in one-to-four family buildings, declined by 3,900 units during the decade. This was due to some units becoming private rentals, shifting into column B, while others, already in column B in 1970, but more deteriorated, were rehabilitated under subsidy, moving into column D.⁶

As column B shows, the total of private apartment units in the one-to-four family building stock also declined during the 1970's.⁷ In 1970, this stock, which is exemplified by Boston's ubiquitous triple-deckers, comprised 80,300 units. Counting the owner-occupied units located in one-to-four family buildings, this private stock had contained 138,800 units in 1970, or three out of every five housing units in the city.

⁶*Such shifts are not directly recorded anywhere and can thus only be inferred from the 1970 and 1980 U.S. Census totals, city records of structural demolitions maintained by the Department of Inspectional Services, and lists of subsidized assistance provided by various other public agencies.*

⁷*"Conversions" as used here is a catch-all term covering shifts in stock categories that are neither new construction nor demolition. They include previously owner-occupied units becoming available for rent, either privately or under subsidy, and condominium conversions as well as additional units resulting from accessory apartment conversions.*

The most deteriorated of the private one-to-four family structures, containing 7,300 units altogether, were demolished during the decade. An additional 8,400 units were rehabilitated under subsidy and appear as "SubsRhb" units in column D of the table. Meanwhile, accessory apartment conversions, the creation of new units from formerly more spacious units, added 400 new units between 1975 and 1980 to the private 1-4 family stock shown in column B.⁸

As column C shows, condominiums were not yet a part of the one-to-four family building market.⁹ Through 1980, owner-occupied units in the one-to-four family stock were those that were in traditionally resident-owned structures, with the owner serving as landlord of the rental units in the building.

Columns D, E and F in Table 1 show units produced or rehabilitated under subsidy during the decade. It should be noted that in general those units rehabilitated under subsidy came from the one-to-four family stock, while the new units built under subsidy were constructed in multi-family buildings. BHA-owned units are tracked in column F.

Despite the overall growth in subsidized housing during the 1970's, the impact of rising development costs and federal cutbacks resulted in a declining rate of assisted production during the second half of the decade. Of the 18,200 total units built or rehabilitated under subsidy to assure continuing

⁸More precisely, the private rental stock in column B was increased by 400 accessory apartments plus 3,900 formerly owner-occupied units, while another 7,800 units of this stock type were among the 8,400 apartments rehabilitated. Thus, column B experienced a net loss of 3,500 units due to many different types of conversions. The 600 unit balance of assisted rehabilitated units were previously unassisted rentals in private multi-family structures.

⁹More detailed accounting in a study of Boston's condominiums currently underway in the BRA Research Dept. reveals that some 200 triple-deckers had in fact been converted prior to 1980, but were listed as parts of larger packages, and were thus included in the 1980 multi-family stock for the purposes of the study.

affordability between 1970 and 1980, 11,200 were created in the first five years, and only 7,000 more such units were created between 1975 and 1980.¹⁰

Column G tracks the multi-family private apartment stock. These units, "PrAptMF," are those located in buildings large enough for five or more families, which are privately rented. While this multi-family apartment stock lost 1,400 units to demolition during the decade, another 3,700 units were converted into condominiums, which appear in column H as "CondoMF." New production meanwhile added an additional 3,600 units, most in the first half of the decade, slowing the net decline in private multi-family rental apartments to 2,100 units. In 1980, 68,500 such units remained -- basically the rent-controlled inventory.

Condominiums first became a housing market factor during the 1970s. Although often mentioned as a trend during the decade, in 1980 they still comprised only 4,500 units, or less than 2 percent of the total stock. As shown in column H, all but 200 of these were the result of conversions of existing multi-family rental units.¹¹ The total 3,900 unit increase in condominiums through 1980 just matched the 3,900 unit decline in traditional owner-occupied units in the one-to-four family stock, keeping the total number of resident owners in the city constant.

¹⁰*These shifts appear in Table A of Appendix A in columns D, E and F. Subsidized units were created through substantial federal and state commitments through Urban Renewal; Model Cities and its successor programs; Sections 221(d)(3) and 236; Section 8; and state programs administered by the Massachusetts Housing Finance Agency (MHFA) and the Executive Office of Communities and Development (EOCD).*

For the purposes of this study, all public housing is shown in column F, all subsidized rehabilitation in column D, and all subsidized new developments in column E. Several thousand units leased from time to time in the private stock were not included.

¹¹*Of the 4,300 private multi-family apartments in column G, 3,700 were converted into condominiums, while the balance of 600 were subsidized rehabs, shifting to column D.*

Housing Stock Changes, 1980 - 1985

Table 2 tracks changes in Boston's housing inventory between 1980 and 1985.

Table 2: Boston's Housing Stock 1970 and Changes, 1980-1985

: 1-4 Family Structures				: 5 + Multifamily Structures				::	
:				Assisted Housing				::	
:OwnOcc	PrApt1-4	Condo1-4	SubsRhb	:SubsNew	BHA	PrAptMF	CondoMF	::Total	
: A	B	C	D	: E	F	G	H	:: I	
1970 :	58,500	80,300	0	1,700	: 5,400	15,200	70,600	600	:: 232,300
:	25.2%	34.6%	0.0%	0.7%	: 2.3%	6.5%	30.4%	0.3%	:: 100.0%
1980 :	54,600	73,100	0	10,100	: 12,700	17,700	68,500	4,500	:: 241,200
:	22.6%	30.3%	0.0%	4.2%	: 5.3%	7.3%	28.4%	1.9%	:: 100.0%
+ New	:	1,100			:	1,500	400	1,900	800 :: 5,700
+ Conversions	:	2,200	1,300	1,100	900	:		(13,000)	11,900 :: 4,400
- Demolitions	:	(1,200)			:			(800)	:: (2,000)
1985 :	56,800	74,300	1,100	11,000	: 14,200	18,100	56,600	17,200	:: 249,300
:	22.8%	29.8%	0.4%	4.4%	: 5.7%	7.3%	22.7%	6.9%	:: 100.0%

Note: Rounding affects some subtotals

Source: U.S. Census, BRA Research Department

Since 1980, Boston's rate of housing increase has quickened dramatically. From 1980 to 1985, the city gained over 8,100 units, and by 1990, if current trends continue, it will have added nearly 15,000 new units to its housing stock. During this decade, however, Boston's rising volume of new production will have been exceeded by market-driven conversion activity. By 1985, some 7 percent of the total housing stock consisted of condominium units, and over nine in every ten of these had formerly been rental units.

Greater annual production, a shift from rental toward ownership tenure, and a slowly increasing assisted stock appear to be part of a continuing housing transformation now occurring in Boston. As Table 2 shows, these housing patterns became obvious in the early 1980's. Market values began to surge, advancing in excess of 30 percent annually in 1984, 1985, and again in 1986, and encouraging

private rehabilitation, conversion and sizable rent increases. Of the 13,800 condominium units that the city gained between 1980 and 1985, only 800 were new construction, while 11,900 resulted from the conversion of rental stock in multi-family buildings. Another 1,100 came from conversions of rental units in one-to-four family buildings, as the market entered neighborhoods of triple-deckers and duplexes.

As column A in Table 2 shows, traditional resident owner-buyers, fixing up previously vacant units, helped the city gain 2,200 owner-occupied units and a similar number of rental units between 1980 and 1985, bringing the total of resident-owned structures to 56,800.¹² As the housing market strengthened and ownership became more desirable, a number of previously vacant one-to-four family buildings were purchased and renovated for habitation.

Private apartment units in one-to-four family buildings, in column B of the table, were increased by a net 1,200 units by 1985, increasing the total to 74,300 units in 1985 from 73,100 in 1980. This small increase, however, masks a variety of substantial changes in the stock. Some 1,100 units were produced in new 1-4 unit structures during this period, keeping pace with the 1,200 units in this stock which were demolished, while another 4,400 accessory apartment units were created within previously existing stock. Meanwhile, 1,100 units were converted into condominiums and appear in column C, and 900 units were rehabilitated under subsidy, and appear in column D.

The subsidized inventory in columns D, E and F grew by 2,800 units, one quarter of the pace of a decade earlier. However, even as assisted development has slowed, subsidized, non-BHA units have reached a 10 percent share of the

¹²The 2,200 unit increase in private rental conversions was partially offset by 900 units rehabilitated under subsidy and thus shifting to column D.

total stock. While private market forces continue eroding the large stock of affordable private rental units, Boston did well to bring an average of 1,000 additional rental units under subsidy each year during 1980-1985, given the decline in federal rental assistance. The stock of private multi-family apartments, in column G, decreased by 11,900 units during the period. While 1,900 new units were created, 800 units were lost to demolition, and 13,000 apartments were converted into condominiums.

Condominiums in multi-family buildings gained 12,700 units between 1980 and 1985. Only 800 of these units were new; the rest were conversions from the rental stock.

Projected Housing Stock Changes, 1985-1990.

Table 3 provides projections of changes in Boston's housing inventory between 1985 and 1990. These projections have been made by examining past trends and estimating, by stock type, their probable rate of change in the future. For example, condominium conversion trends are based on past patterns and evaluation of additional stock available for continuing conversions. New developments of all types are similarly a function of suitable sites, subsidies, and continuing modest interest rates.

Table 3: Boston's Housing Stock 1970-1985 and Projected Changes to 1990

	1-4 Family Structures			5 + Multifamily Structures					
				Assisted Housing					
	OwnOcc	PrApt1-4	Condo1-4	SubsRhb	SubsNew	BHA	PrAptMF	CondoMF	Total
	A	B	C	D	E	F	G	H	I
1970 :	58,500	80,300	0	1,700	5,400	15,200	70,600	600	232,300
:	25.2%	34.6%	0.0%	0.7%	2.3%	6.5%	30.4%	0.3%	100.0%
1980 :	54,600	73,100	0	10,100	12,700	17,700	68,500	4,500	241,200
:	22.6%	30.3%	0.0%	4.2%	5.3%	7.3%	28.4%	1.9%	100.0%
1985 :	56,800	74,300	1,100	11,000	14,200	18,100	56,600	17,200	249,300
:	22.8%	29.8%	0.4%	4.4%	5.7%	7.3%	22.7%	6.9%	100.0%
+ New :		1,400	300		1,900	1,000	3,400	3,000	11,000
+ Conversions :	2,000	(1,300)	2,600	2,000			(17,700)	17,700	5,300
- Demolitions :		(400)					(200)		(600)
1990 :	58,800	74,000	4,000	13,000	16,100	19,100	42,100	37,900	265,000
:	22.2%	27.9%	1.5%	4.9%	6.1%	7.2%	15.9%	14.3%	100.0%

Note: Rounding affects some subtotals

Source: U.S. Census, BRA Research Department

Close monitoring of the city's housing stock changes since 1985 reveals higher levels of production and conversion and a slow but steady increase in assisted housing. These trends currently dominate the housing market and appear

capable of doing so through the end of the decade.¹³ Private construction will have added another 11,000 new units by 1990 if current rates continue. Accessory apartment conversions will continue to occur as long as demand for rental space on the part of smaller households remains strong, and will add another 5,300 units.

Condominium conversions, which are now occurring at a pace of 5,000 units per year, will give the city an estimated 41,900 condominiums by 1990, or nearly one unit in six.¹⁴ And subsidies, though still less extensive than in the early 1970's, can be expected to create nearly 5,000 new or rehabilitated units during the period, including BHA units.

Traditional owner-occupied units, in one-to-four family structures, in column A of Table 3, will increase by 2,000 units during the period as some households still choose to become small-scale landlords despite recent federal tax reforms that have reduced incentives for investor owners. However, total private apartments in the one-to-four family stock, in column B, will decline by a net 300 units. While an estimated 5,300 additional accessory apartment units will have been created, another 2,600 existing units will have been converted into condominiums, and are thus located in column C; another 2,000 units will have been rehabilitated under subsidy, and are located in column D.

A renewed commitment to assisting housing is already beginning to show results as seen in columns D, E and F. Another 4,900 units will have been added

¹³Housing stock changes have been monitored since 1980 through an analysis of housing start information from the Mayor's Office, Public Facilities Department, and Boston Housing Authority, permit information from the Inspectional Services Department, and condominium conversion information from the Boston Redevelopment Authority Research Department. As the period, 1985-1990 is half completed, totals through 1990 are virtually certain.

¹⁴In 1985, the total number of condominiums increased by 4,525; in 1986, by 4,622; and in 1987, the increase already exceeded 4,300 by September.

to the assisted housing inventory by 1990 if the current pace is maintained. This pace, which is 75 percent higher than in the early 1980's, appears sustainable.

Private apartments in the multi-family stock are expected to decrease by 14,500 units -- to 42,100, despite the addition of 3,400 new units. Except for 200 units lost to demolition, the 17,700 unit balance will have been converted into yet more condominiums.

Condominiums in the multi-family stock, in column H, will thus have doubled in five years from 17,200 units in 1985 to an expected 37,900 units in 1990. Only 3,000 of these units will have been newly produced; the rest will have resulted from conversions.

Housing Stock Changes by Neighborhood, 1980-1990

Neighborhood housing stock, 1980. One of the most instructive ways to analyze Boston's housing market trends is to track the patterns of housing stock changes across neighborhoods. Table 4 presents a breakdown of housing stock types by Boston's sixteen neighborhood planning districts. Map A displays these neighborhoods within the city.

Table 4: Boston's 1980 Housing Stock by Neighborhood

	A	B	C	D	E	F	G	H	I
:	1-4 Family Structures			:	5 + Multifamily Structures				:: BOS1980
:					Assisted Housing				::
:	OwnOcc	PrAptSF	CondoSF	SubsRhb	:SubsNew	EHA	PrAptMF	CondoMF	:: Total
<hr/>									
1980 Boston Total:	54,650	73,100	0	10,150	: 12,600	17,700	68,450	4,450	:: 241,100
<hr/>									
1. East Boston	: 3,800	7,900	0	150	: 900	1,050	750	0	:: 14,550
2. Charlestown	: 1,650	2,550	0	0	: 600	1,250	50	0	:: 6,100
3. South Boston	: 3,200	6,800	0	0	: 200	3,100	650	100	:: 14,050
4. Central	: 550	2,100	0	100	: 1,400	100	6,550	800	:: 11,600
5. Beck Bay/Beacon Hill	: 950	1,550	0	350	: 200	100	12,850	2,400	:: 18,400
6. South End	: 1,300	2,650	0	1,450	: 1,800	1,550	4,800	200	:: 13,750
7. Fenway/Kenmore	: 100	150	0	450	: 750	0	10,750	50	:: 12,250
8. Allston/Brighton	: 4,150	6,400	0	700	: 1,700	1,300	14,900	350	:: 29,500
<hr/>									
9. Jamaica Plain	: 3,250	5,200	0	1,050	: 300	3,000	4,100	150	:: 17,050
10. Roxbury	: 3,600	5,600	0	5,300	: 2,150	1,600	4,800	0	:: 23,050
11. N.Dorchstr/UphmsCmr:	2,200	4,800	0	250	: 100	1,650	1,150	0	:: 10,150
12. S.Dorchstr/Flds Cmr:	7,550	11,200	0	50	: 300	400	2,400	0	:: 21,900
13. Mattapan/Franklin	: 3,900	5,450	0	250	: 150	1,350	1,950	0	:: 13,050
14. Roslindale	: 5,250	5,000	0	50	: 1,000	700	450	50	:: 12,500
15. West Roxbury	: 7,050	2,550	0	0	: 1,050	200	1,050	350	:: 12,250
16. Hyde Park	: 6,150	3,200	0	0	: 0	350	1,250	0	:: 10,950

Note: Rounding affects some subtotals.

Source: Boston Redevelopment Authority Research Department

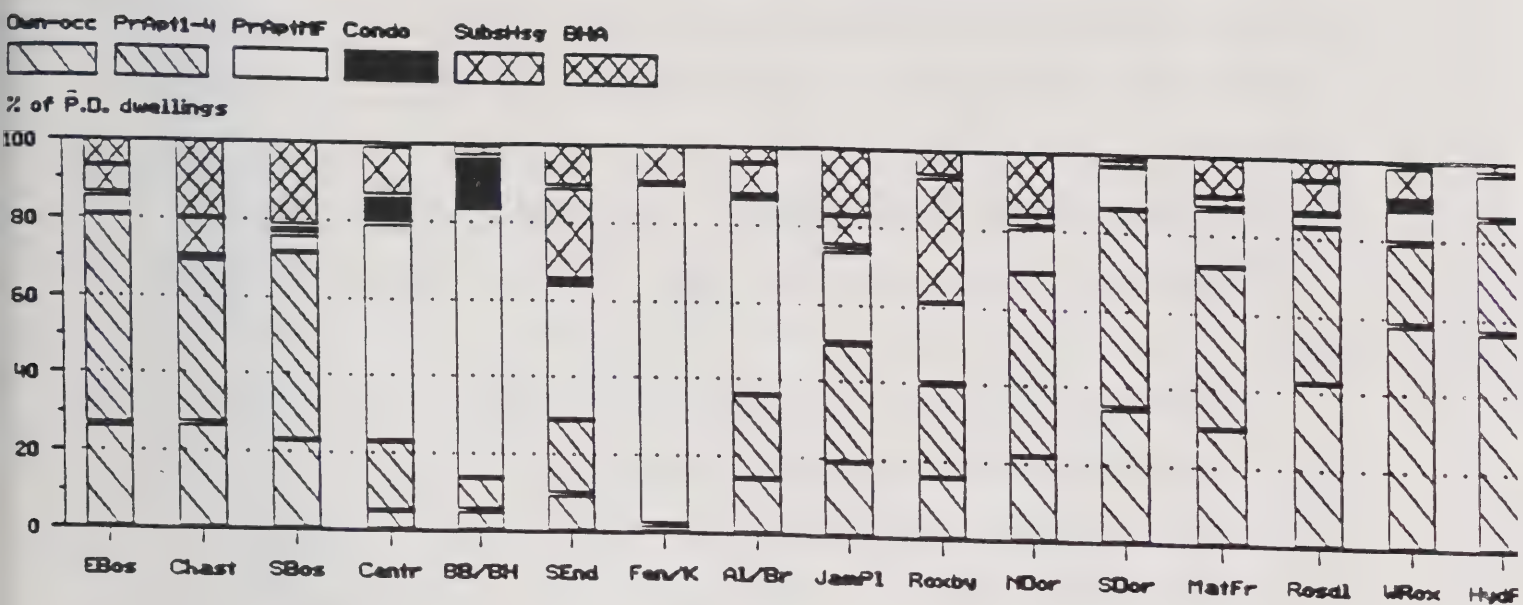
As Table 4 shows, Boston's neighborhoods differed markedly from each other by both size and type of housing stock in 1980. Figure 2 shows graphically a percentage breakdown of housing stock types by neighborhood planning district for 1980.

Map A: Boston's Neighborhood Planning Districts



1	EBos	East Boston	9	JamPl	Jamaica Plain
2	Chast	Charlestown	10	Roxby	Roxbury
3	SBos	South Boston	11	NDor	N.Dorch/Uphams Corner
4	Centr	Central	12	SDor	S.Dorch/Fields Corner
5	BB/BH	Back Bay/Beacon Hill	13	MatFr	Mattapan/Franklin
6	SEnd	South End	14	Rosdl	Roslindale
7	Fen/K	Fenway/Kenmore	15	WRox	West Roxbury
8	Al/Br	Allston/Brighton	16	HydPk	Hyde Park

Figure 2: 1980 Housing Stock Composition by Neighborhood



Source: Boston Redevelopment Authority Research Department

Total number of housing units for each neighborhood, in column I of Table 4, is a function both of geographic size and predominant housing unit type.

Allston-Brighton and Roxbury, the two largest neighborhoods, had the largest housing totals, at 29,500 and 23,050 units respectively. Charlestown had the smallest housing stock size, at 6,100 units. But Roslindale, West Roxbury, and Hyde Park had housing stock totals of 12,500, 12,250 and 10,950 units respectively, less than would be expected from their geographic size. These districts are lower in density due to the predominance of single-family homes.

Traditional owner-occupied units, in column A of Table 4 and in the lowest bar sections of Figure 2, represented 54,650 units or nearly 23 percent of all units citywide. Six of the neighborhoods, East Boston, Charlestown, South Boston, Jamaica Plain, North Dorchester, and Mattapan/Franklin, reflected this average with traditional owner-occupied units occupying between 20 and 30 percent of their totals.

Three of the neighborhoods, Roslindale, West Roxbury and Hyde Park, had much higher homeownership rates, as mentioned above. In each, traditionally owner-occupied units made up between 40 and 60 percent of their totals. Three other neighborhoods, Central, Back Bay/Beacon Hill, and Fenway/Kenmore contained much lower percentages. Multi-family apartments predominated in each of these neighborhoods, and owner-occupied units made up less than 5 percent of their totals.

Private apartment units in one-to-four family buildings, in column B of Table 4 and in the second to lowest bar sections in Figure 2, occupied 73,100 or 30 percent of all units citywide in 1980. Neighborhoods with a predominance of multi-family buildings such as Back Bay/Beacon Hill and Fenway/Kenmore contained lower percentages. Apartments in one-to-four family structures made up less than 10 percent of total in each of these neighborhoods. In neighborhoods characterized by Boston's traditional triple-decker, however, the percentage of such rental apartments was much higher. In East Boston, South Boston, and North and South Dorchester single family apartments exceeded 45 percent of total units.

Assisted housing, in columns D, E and F in Table 4 and in the top two bar sections in Figure 2, made up 40,450 units, or 17 percent of total units citywide in 1980. Amounts of assisted units differed quite markedly across neighborhoods, mostly as a function of income. Poorer neighborhoods, like the South End and Roxbury, contained in excess of 33 percent assisted units each. Wealthier neighborhoods like Back Bay/Beacon Hill had less than 5 percent assisted units.

Private apartments in multi-family buildings, in column G of Table 4 and in the blank bar sections in Figure 2, occupied 68,450 units or approximately 28 percent of all units. As might be expected, those neighborhoods with a high percentage of private one-to-four family structures had fewer multi-family

apartments than the norm, while those neighborhoods, like Central, Back Bay/Beacon Hill, Fenway/Kenmore and Allston/Brighton, which had low percentages of one-to-four family stock, exceeded 50 percent in their multi-family apartment totals.

Condominiums, as noted before, occupied 4,450 units or less than 2 percent of total citywide, because the first major wave of conversions in the late 1970's had reached only a few neighborhoods. Condominium totals can be found in column H of Table 4 and in the solid bar sections in Figure 2. The condominium conversion trend began in Boston's wealthier, denser neighborhoods. By 1980, Back Bay/Beacon Hill, which was the first neighborhood to experience heavy condominium development, had 2,400 condominiums, comprising 13 percent of its total units. The Central neighborhood followed at 7 percent. The South Boston, South End, Allston/Brighton, and West Roxbury neighborhoods had each arrived at around the average 2 percent, and the rest of the city's neighborhoods remained relatively untouched by condominium conversions.

Projected neighborhood housing stock, 1990. Table 5 presents a breakdown of the estimated housing stock by neighborhood for 1990. Figure 3 shows graphically a percentage breakdown of housing stock composition by neighborhood for 1990.

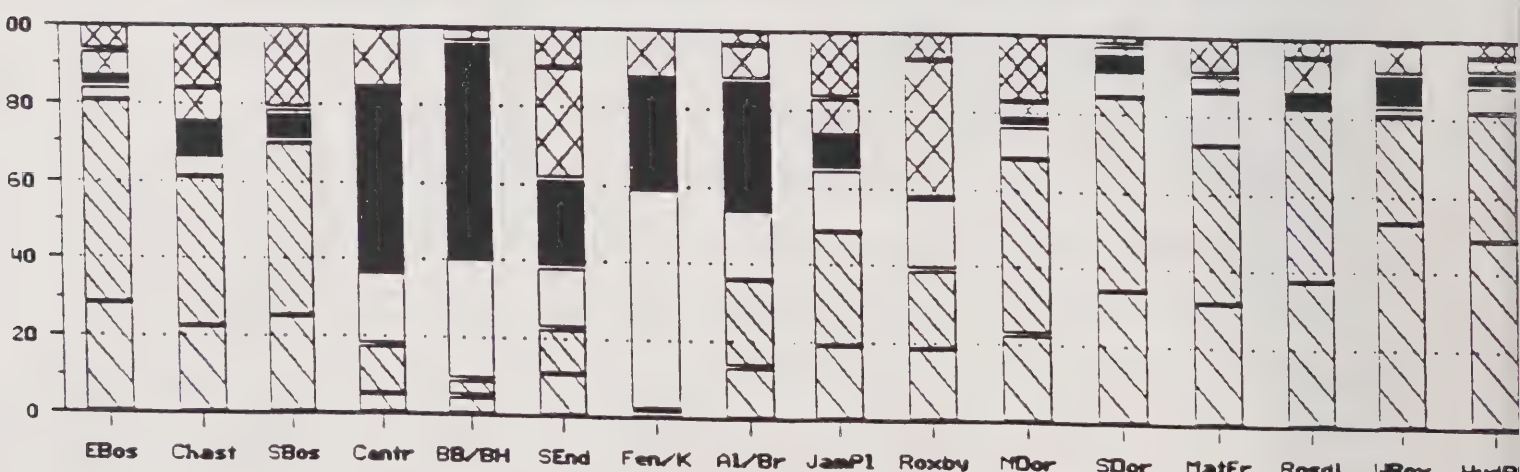
Table 5: Boston's 1990 Housing Stock Estimated by Neighborhood

	A	B	C	D	E	F	G	H	I
	1-4 Family Structures				5 + Multifamily Structures				BCS1980
				Assisted Housing					
	OwnOcc	PrAptSF	CondoSF	SubsRhb	SubsNew	BHA	PrAptMF	CondoMF	Total
1990 Boston Total:	58,800	74,000	4,000	13,000	16,100	19,150	42,100	37,900	265,050
1. East Boston	4,400	8,100	100	150	950	1,050	550	300	15,600
2. Charlestown	1,750	3,000	500	50	650	1,300	400	400	8,050
3. South Boston	3,800	6,800	250	50	250	3,300	150	900	15,500
4. Central	700	1,850	250	200	2,000	100	2,700	6,550	14,350
5. Back Bay/Beacon Hill	900	850	600	400	300	150	8,100	8,300	19,600
6. South End	1,650	1,750	900	1,800	2,500	1,600	1,600	3,600	15,400
7. Fenway/Kenmore	100	150	200	650	1,150	50	8,000	3,750	14,050
8. Allston/Brighton	4,300	7,300	150	900	2,000	1,300	8,000	8,600	32,550
9. Jamaica Plain	3,600	5,550	400	1,200	600	3,300	2,950	1,850	19,450
10. Roxbury	4,600	5,100	100	6,600	2,200	1,750	4,350	300	25,000
11. N.Dorchstr/UphmsCmr:	2,450	4,950	100	300	150	1,900	900	200	10,950
12. S.Dorchstr/Flds Cmr:	7,950	11,800	200	150	550	600	1,500	800	23,550
13. Mattapan/Franklin	4,400	5,700	50	300	250	1,350	1,600	350	14,000
14. Roslindale	5,000	5,100	100	150	1,100	700	100	400	12,650
15. West Roxbury	7,100	2,700	50	0	1,050	150	350	1,200	12,600
16. Hyde Park	6,100	3,300	50	100	400	550	850	400	11,750

Note: Rounding affects some subtotals.

Source: Boston Redevelopment Authority Research Department

Figure 3: Estimated 1990 Housing Stock by Neighborhood



Source: Boston Redevelopment Authority Research Department

By 1990, if current trends continue, Boston's housing stock will have grown to 265,000 units. In terms of number of total units, the stock will be distributed across neighborhoods much the same as it was in 1980, as presented in column I of Table 5. However, the composition of the housing stock within neighborhoods is expected to change dramatically, with condominiums steadily becoming a larger part of the market in more and more neighborhoods.

Traditional owner-occupied units, in column A of Table 5 and in the lowest bar sections in Figure 3, are expected to increase slightly, from 54,600 in 1980 to 58,800 in 1990. This increase will be offset by the total housing stock increase, however, causing a slight decline in the percentage of housing units in this category. Percentages of traditionally owner-occupied units across neighborhoods will remain roughly the same as in 1980, although the percentage of these units in Roxbury is expected to increase from 15.6 percent of all units in 1980 to 18.5 percent in 1990.

Apartments in one-to-four family structures will also increase slightly in number, though this increase, too, will be offset by the overall increase in housing stock. One-to-four family apartments are tracked in column B of Table 5 and in the second lowest bar sections in Figure 3. The number of apartments in one-to-four family structures will actually decrease in the South Boston, Central, Back Bay/Beacon Hill, South End and Roxbury neighborhoods, which will experience large amounts of condominium conversion or subsidized rehabilitation.

Assisted housing, in columns D, E and F of Table 5 and in the top two bar sections of Figure 3, will increase from 40,450 to 48,250 units during the decade. This increase will be just enough to increase slightly assisted housing's share of the total stock. Assisted housing will be scattered across Boston's neighborhoods much the same as it was in 1980.

The private multi-family apartment stock, in column G of Table 5 and in the blank bar section in Figure 3, is expected to shrink from 68,450 units in 1980 to 42,100 in 1990, mostly because of condominium conversion. Greatest multi-family apartment losses will occur in the Central, Back Bay/Beacon Hill, South End, Fenway/Kenmore, and Allston/Brighton neighborhoods. In each of these neighborhoods, multi-family apartments, as a percentage of total stock, will decline by more than 10 percent. Condominiums, in columns H and C of Table 5, and in the solid bar sections in Figure 3, will increase from 2 to 16 percent of total housing stock, reaching a total of 41,900 units. By 1990, condominium conversions are expected to have peaked in those neighborhoods that had large stocks of multi-family apartments in 1980. Meanwhile, conversions have just begun in neighborhoods which have large two- to four-family apartment stocks, such as East Boston, Charlestown, South Boston, Jamaica Plain, and North and South Dorchester.

Projected Housing Stock Changes, 1990-2000

With a better understanding of how housing stock changes have been occurring across neighborhoods, we can now examine projections for the city's housing market through 2000. Table 6 tracks changes in Boston's housing inventory to reveal the projected market dynamics between 1990 and 2000.

Table 6: Boston's Housing Stock 1980 and Projected Changes, 1990-2000

1-4 Family Structures				5 + Multifamily Structures					
				Assisted Housing					
Owner	PrApt	Condo	Subs	Subs	BHA	PrApt	Condo	Total	
Occ	1-4	1-4	Rthb	New		MF	MF		
A	B	C	D	E	F	G	H	I	
1980	54,600	73,100	0	10,100	12,700	17,700	68,500	4,500	241,200
	22.6%	30.3%	0.0%	4.2%	5.3%	7.3%	28.4%	1.9%	100.0%
1990	58,800	74,000	4,000	13,000	16,100	19,100	42,100	37,900	265,000
	22.2%	27.9%	1.5%	4.9%	6.1%	7.2%	15.9%	14.3%	100.0%
+ New		1,700	1,000		2,000	1,000	3,400	5,000	14,100
+ Conversions		(4,000)	6,500	2,000			(15,000)	15,000	4,500
- Demolitions		(400)					(200)		(600)
1995	58,800	71,300	11,500	15,000	18,100	20,100	30,300	57,900	283,000
	20.8%	25.2%	4.1%	5.3%	6.4%	7.1%	10.7%	20.5%	100.0%
+ New		1,200	1,500		2,000	1,000	1,400	7,000	14,100
+ Conversions		(8,500)	11,000	2,000			(10,000)	10,000	4,500
- Demolitions		(400)					(200)		(600)
2000	58,800	63,600	24,000	17,000	20,100	21,100	21,500	74,900	301,000
	19.5%	21.1%	8.0%	5.6%	6.7%	7.0%	7.1%	24.9%	100.0%

Note: Rounding affects some subtotals.

Totals are projections based on current trends.

Source: BRA Research Department

As column I in Table 6 shows, by 1995 Boston is expected to have some 283,000 housing units, one quarter of which will be condominiums, and nearly half of which will be available for owner occupancy rather than rental. The private

apartment stock, in columns B and G, is expected to lose another 21,500 units to condominium conversion between 1990 and 1995, while gaining 4,500 accessory apartments. Traditional private apartments will account for just 36 percent of total units in 1995, down from 44 percent in 1990 and over 58 percent in 1980, but some condominiums may be offered as rentals. Assisted and BHA-owned housing, in columns D, E and F, are expected to remain at 12 and 7 percent of total housing units.

By the year 2000, if present development and accessory apartment conversion trends continue, Boston will have slightly more than 300,000 housing units. More than half of all units will still be in one-to-four family structures, in columns A, B, C and D of Table 6, a figure similar to the physical housing composition in 1970, except that many more dwellings may be owner occupied than in 1970, because of the number of condominium conversions in the one-to-four family stock. By the year 2000, as Table 6 shows, condominiums in the one-to-four family stock will occupy 24,000 units, and will supplement 63,600 one-to-four family apartment units, and 58,800 traditionally owner-occupied units, for a total of 146,400 privately owned units, plus another 17,000 rented under subsidy.

Assisted housing, excluding BHA housing, in columns D and E, is expected to continue a modest increase, rising to 37,100 units or 12 percent of total stock by 2000. BHA-owned units, in column F, are expected to increase only enough to maintain a 7 percent proportion of the total stock.

Multi-family apartments, in column G, are expected to decrease to 21,500 units or 7 percent of total stock, down from 30 percent in 1970. This decrease will result from the continuing conversion of existing rental apartments in multi-family buildings into condominium units, due to diminished tax support for traditional investor-ownership of rental properties resulting from the 1986 tax

code revisions, as well as continuing demand for equity tenure.

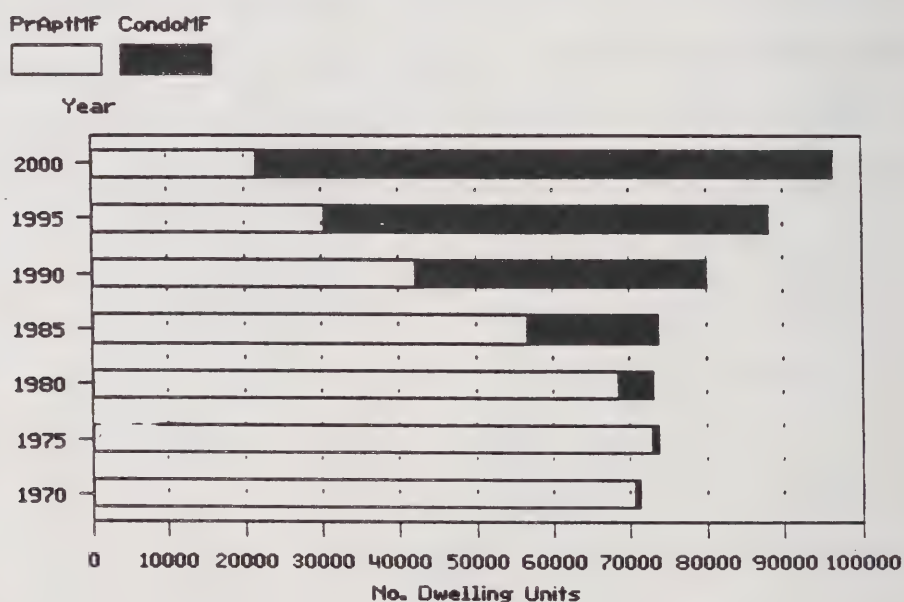
Condominiums, in columns C and H, are expected to occupy close to 100,000 units by 2000, nearly one third of the total housing stock. As a majority of multi-family structures have become converted, the conversion process is expected to intensify on the one-to-four family stock. This process is already very evident in recent condominium conversion statistics.

By 2000, if present trends continue, Boston will have been successful in systematically augmenting its housing stock on a citywide basis each year. However, because of changing economies of construction, renovation and occupancy, both new and existing stock will be steadily converted into condominiums, a process which will allow many to experience the benefits of home ownership for the first time, but may also hurt low and moderate income families relying on affordable rents to be able to stay and live in revitalized Boston.

Tracking Housing Stock Changes and Projections from 1970 to 2000

Graphically showing the changes over time in particular stock types reveals the transformations already underway and likely to continue in Boston's housing stock. Figures 4, 5 and 6 have been prepared to the same scale to show the changes in components of the inventory. In viewing these figures, recall that the 1990, 1995 and 2000 projections are based on rates of change that have been closely monitored on an annual basis since 1980, with special emphasis on 1985, 1986 and 1987, when the forces of revitalization took hold.

Figure 4: Private Multi-family Apartment Stock 1970-1985 and Projections to 2000



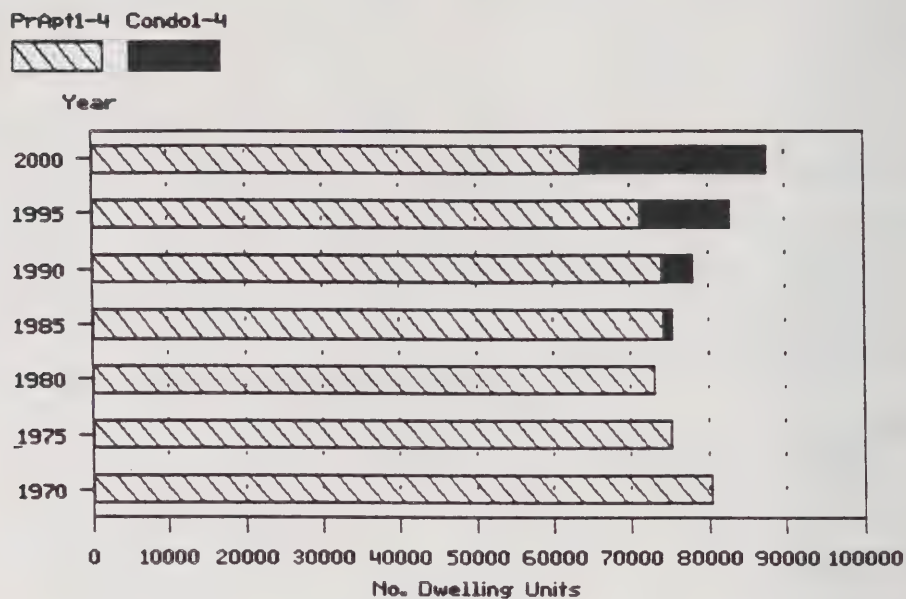
Source: BRA Research Department

Figure 4 focuses on the private, multi-family apartment stock which grew little between 1970 and 1985. However, after 1980 conversion of larger rental properties into condominiums began to accelerate. The revitalization of Boston's housing market in the early 1980s also set the stage for new construction in this inventory, but here too recent federal tax reforms have strongly favored condominium tenure over investor-owned rentals. Meanwhile, the strong market for

condominiums, as a new form of housing that is relatively affordable to the middle and working classes, make it likely that conversions of existing rental stock will be a challenge to regulate in the future.

A rise in interest rates and softening of the market would simply stretch out the underlying timetable, meaning that the 1995 projections are more likely to apply to the year 2000 in terms of reduced new construction and less condominium conversions. To stem so many conversions would require not only effective local regulation but a change in federal tax incentives which currently enhance resident ownership for all households above the poverty line.

Figure 5: Private 1-4 Family Apartment Stock 1970-1985 and Projections to 2000

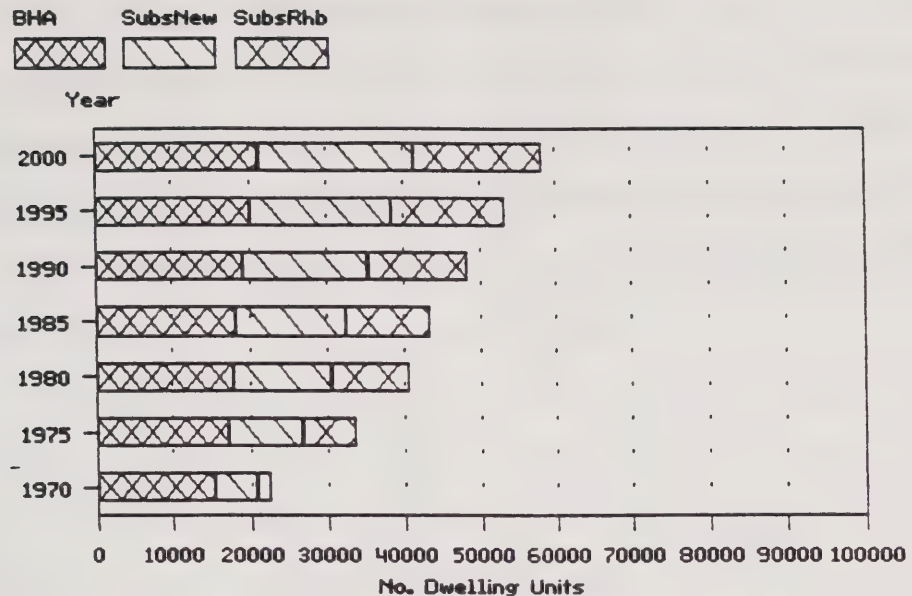


Source: BRA Research Department

Figure 5 examines the one-to-four family rental stock, which is remarkably similar in overall size to the multi-family apartment stock shown in Figure 4. These dwellings, mainly in Boston's triple-deckers, experienced greater losses due to disinvestment and housing abandonment during the 1970s. From 1980 on, a modest rate of new construction has help expand this stock type. However, as average household size declined, more units have been gained through internal conversions into accessory apartments. This process seems likely to continue.

As the condominium conversion process gained momentum during the early 1980s, it also soon began to spread into triple-deckers, showing up clearly in the mid-1980s. Thus two types of conversions have affected this one-to-four unit stock: accessory apartment conversions which divide the existing stock into more but smaller units, and condominiums, which are only a tenure change. Both types have tended to improve this stock while making it worth more.

Figure 6: Assisted Stock 1970 to 1985 and Projections to 2000



Source: BRA Research Department

Figure 6, drawn to the same scale as the two preceding figures, places Boston's assisted housing inventory into perspective. Units owned and managed by the Boston Housing Authority have expanded modestly, while assisted but privately owned and managed rental housing has grown more significantly, both in new and rehabilitated developments.

The BHA-owned public housing and new assisted developments added units to the stock, whereas rehabilitation reclaimed units that would otherwise have been lost. Rehabilitation thus reflects preservation and physical upgrading of previously run-down, affordable housing, but its limited magnitude is sobering in the face of the market forces that are meanwhile transforming the private stock. To produce more assisted housing would require major expansion of federal and state assistance programs, as well as local development capacity.

In view of the relatively small total size of this assisted inventory, as well as the major efforts required to preserve this stock as use restrictions expire, the new alternative tenure forms that permanently exempt housing from market forces that require the continual buying, investing and selling of housing become much more attractive. Such alternatives are briefly discussed in the following section.¹⁵

¹⁵More information regarding these alternatives will be found in Epilogue 1988: Boston's Housing Issues and Opportunities, prepared by Rolf Goetze for the John W. McCormack Institute of Public Affairs, December, 1987.

Implications

To what extent are the preceding changes inevitable? In total dwelling count, the predicted growth to 300,000 units is fairly likely because this is basically a function of two variables: declining household size and the increasing dominance in urban areas of households composed of single persons and unrelated individuals. In general, these represent a shift towards more European housing standards -- a preference for less but higher quality space.

Under a continuing strong residential real estate market and current federal tax incentives, between 4 and 7 percent of stock is changing hands each year and experiencing the major fix-up and improvements that rising values have made possible. Annual market turnover in Boston property ownership has recently averaged around one in twenty, and at prices over \$50,000 per unit. In ten to fifteen years at this rate, ownership of half the properties will be in new hands. Today, many elderly owners still own, mortgage free, the 1-4 unit rental properties they acquired years ago for well under \$10,000 per unit. It is they, not the BHA and the community-based non-profit CDC's, who made most of the affordable rental housing possible -- but their properties seem increasingly antiquated, lacking such essentials as adequate closets, cupboards and counters and modern kitchens and bathrooms. Furthermore, many of these elderly residential owners will not be around to greet the year 2000.

Any current buyer at today's prices introduces high debt service costs which raise tomorrow's rents, causing an increase of at least \$200 monthly -- even before any improvements have been made. Paying for fix-up and improvements adds an additional \$100 to \$200 to legitimate monthly rents. Current monthly rents of \$500 to \$700 thus reflect the true cost of providing decent rental housing in today's housing market. Speculation shows up in yet higher acquisition prices

based either on expectations of further appreciation or the possible windfalls to be gained through condominium conversion.

The most effective way to shield some of this stock from further price and rent increases, as well as condominium conversions, is to develop a new "middle way" between homeownership and traditional rental housing, a way providing households more security, some equity, and even a legacy for heirs. Mutual housing associations, limited equity cooperatives, and community land trusts are all on this alternative "middle way," being neither individual ownership nor traditional rental.

Throughout Western Europe, and more recently in Canada, this third alternative has advanced significantly, when and wherever serious housing shortages emerged. Although one hears increasing discussion of these new concepts, the U.S. has not shared substantially in the development of any such alternatives-- perhaps due to the income tax benefits of homeownership which encourage many, but particularly the more affluent, to seek equity gains through homeownership.

The 1986 federal tax reforms have radically reduced traditional support for rental housing, thereby enhancing indirectly the strength of homeowner deductions for households in higher tax brackets. As a result, the share of housing in the cities that is rental is likely to decline, spurring the development of alternative forms of affordable housing.

If the pace of the market should slow substantially, then the timetable after 1990 simply stretches out, perhaps reaching by the year 2000 only the 1995 stock composition show in Table 6. If the market should weaken seriously, some recent buyers could experience difficulty in meeting mortgage payments, and many condominiums might become available for rent or sale at whatever price households

could then pay. A market downturn might also slow the turnover to new ownership, leaving more of the stock in the hands of current owners, many of whom are elderly and not inclined to undertake much fix-up or improvements.

Thus a market downturn could affect the quality and price of housing much more than the actual unit counts. In effect, it would tend to slow changes in the current situation of rents and ownership, while introducing unpredictable opportunities in instances where individual owners had to sell.

Appendix A contains two sets of assumptions for housing changes from 1985 to 2000. The first, based on recent and current trends, was presented in this paper. The second, using a similar methodology, presents stock totals in the event of a possible sharp rise in interest rates or market downturn.

As ever, neighborhood housing markets remain most stable when demand just balances available supply. During the 1960's and 1970's, excess supply caused much disinvestment and abandonment, whereas in the 1980's, insufficient supply to meet demand produced rapidly rising prices and speculation. Given the general return to urban living, compounded by the special attractions of the Boston region, this situation of insufficient housing is likely to persist for another decade in Boston.

The policy challenge remains devising new ways to keep demand and supply in better balance-- and currently there is a great need for both more and more appropriate housing units throughout the region. Any regulations to slow condominium conversions and control rents, must be carefully drawn to ensure that they do not exacerbate the current shortages in affordable dwellings. The most cost-effective approach to expanding supply combines new development for the upscale market with improvements and conversions of rundown and underutilized existing stock.

APPENDIX A: BOSTON'S HOUSING STOCK TABLES: 1970 - 2000

This appendix presents two detailed tables tracking changes in Boston's housing inventory by eight basic stock types from 1970 to 2000. The first table has been presented and discussed sequentially in the main report. The second, which presents a set of assumptions based on an economic downturn or rising interest rates, is presented here for purposes of contrast.

This paper integrates data from the 1970 and 1980 U.S. Census with other sources to develop housing unit totals for 1970, 1975, 1980 and 1985. The research technique is documented in Boston's 1985 Housing Stock and Comparisons with 1980, by BRA Planning District, Rolf Goetze, December 1985.

The 1980 stock was analyzed by "Units in Structure" (Census Table H-7). From these subtotals, the known amounts of public (BHA) and assisted housing (SubsHsg), as well as condominiums (Condos) were subtracted to derive the number of units in private apartments in one-to-four family stock (PrApt1-4), and multi-family structures (PrAptMF). This analysis merged figures from Boston's Inspectional Services Department, Public Facilities Department, Emergency Shelter Commission, Mayor's Office, Boston Housing Authority, and the Boston Redevelopment Authority Research Department.

Following is a listing of the housing stock types and abbreviations used throughout this paper:

1-4 Family Structures - units in the single, duplex, triple-decker and four-dwelling unit stock; in tables in columns A, B, C and D

5+ Multi-family Structures - units in the multi-family stock; in tables in columns E, F, G and H

Assisted Housing - assisted, subsidized housing, the sum of subsidized rehabilitated structures (SubsRhb), subsidized new construction (SubsNew) and Boston Housing Authority-owned units (BHA); in tables in columns D, E and F

OwnOcc - column A; traditional single-unit, owner-occupied stock, a subset of private one-to-four family structures

PrApt1-4 - column B; private, unsubsidized apartments, mainly in duplexes and triple-deckers

Condo1-4 - column C; condominiums within the one-to-four family stock; virtually none before 1980

SubsRhb - column D; subsidized rehabilitated units, all assumed to be in one-to-four family structures

SubsNew - column E; subsidized new construction and conversions of non-residential uses, all assumed to be in multi-family structures

BHA - column F; units in Boston Housing Authority-managed properties

PrAptMF - column G; private, unsubsidized apartments in multi-family structures

CondoMF - column H; condominiums in multi-family structures

New = new construction and conversions from non-residential uses

Conversions = residential units created within previously residential stock, e.g.
accessory apartments (often illegally), subsidized rehabilitation,
condominium conversion

Demolitions = units removed from the housing stock

Table A: Housing Stock Changes 1970 - 1985 and Projections to 2000
Summary Table
(in dwelling units, by structure type)

	A	B	C	D	E	F	G	H	I
	1-4 Family Structures				5 + Multifamily Structures				
					Assisted Housing				
	OwnOcc	PrAptSF	CondoSF	SubsRhb	SubsNew	BHA	PrAptMF	CondoMF	Total
1970 :	58,500	80,300	0	1,700	5,400	15,200	70,600	600	232,300
+ New :		1,900			4,200	1,800	3,000		10,900
+ Conversions :	(2,000)	(3,200)		5,200			(300)	300	0
- Demolitions :		(3,800)					(400)		(4,200)
1975 :	56,500	75,200	0	6,900	9,600	17,000	72,900	900	239,000
+ New :		1,700			3,100	700	600	200	6,300
+ Conversions :	(1,900)	(300)		3,200			(4,000)	3,400	400
- Demolitions :		(3,500)					(1,000)		(4,500)
1980 :	54,600	73,100	0	10,100	12,700	17,700	68,500	4,500	241,200
+ New :		1,100			1,500	400	1,900	800	5,700
+ Conversions :	2,200	1,300	1,100	900			(13,000)	11,900	4,400
- Demolitions :		(1,200)					(800)		(2,000)
1985 :	56,800	74,300	1,100	11,000	14,200	18,100	56,600	17,200	249,300
+ New :		1,400	300		1,900	1,000	3,400	3,000	11,000
+ Conversions :	2,000	(1,300)	2,600	2,000			(17,700)	17,700	5,300
- Demolitions :		(400)					(200)		(600)
1990 :	58,800	74,000	4,000	13,000	16,100	19,100	42,100	37,900	265,000
+ New :		1,700	1,000		2,000	1,000	3,400	5,000	14,100
+ Conversions :		(4,000)	6,500	2,000			(15,000)	15,000	4,500
- Demolitions :		(400)					(200)		(600)
1995 :	58,800	71,300	11,500	15,000	18,100	20,100	30,300	57,900	283,000
+ New :		1,200	1,500		2,000	1,000	1,400	7,000	14,100
+ Conversions :		(8,500)	11,000	2,000			(10,000)	10,000	4,500
- Demolitions :		(400)					(200)		(600)
2000 :	58,800	63,600	24,000	17,000	20,100	21,100	21,500	74,900	301,000

Table B: Housing Stock Changes 1970 - 1985 and Projections to 2000
Slower Growth
(in dwelling units, by structure type)

	A	B	C	D	E	F	G	H	I
	1-4 Family Structures				5 + Multifamily Structures				
				I	Assisted Housing				
	:OwnOcc	PrAptSF	CondoSF	ISubsRhb	:SubsNew	BHA	IPrAptMF	CondoMF	::Total
1970 :	58,500	80,300	0	I 1,700	: 5,400	15,200	I 70,600	600	:: 232,300
+ New :		1,900		I	: 4,200	1,800	I 3,000		:: 10,900
+ Conversions :	(2,000)	(3,200)		I 5,200	:		I (300)	300	:: 0
- Demolitions :		(3,800)		I	:		I (400)		:: (4,200)
1975 :	56,500	75,200	0	I 6,900	: 9,600	17,000	I 72,900	900	:: 239,000
+ New :		1,700		I	: 3,100	700	I 600	200	:: 6,300
+ Conversions :	(1,900)	(300)		I 3,200	:		I (4,000)	3,400	:: 400
- Demolitions :		(3,500)		I	:		I (1,000)		:: (4,500)
1980 :	54,600	73,100	0	I 10,100	: 12,700	17,700	I 68,500	4,500	:: 241,200
+ New :		1,100		I	: 1,500	400	I 1,900	800	:: 5,700
+ Conversions :	2,200	1,300	1,100	I 900	:		I (13,000)	11,900	:: 4,400
- Demolitions :		(1,200)		I	:		I (800)		:: (2,000)
1985 :	56,800	74,300	1,100	I 11,000	: 14,200	18,100	I 56,600	17,200	:: 249,300
+ New :		1,200	300	I	: 1,500	700	I 3,400	2,500	:: 9,600
+ Conversions :	1,700	(500)	1,600	I 1,600	:		I (15,300)	15,300	:: 4,400
- Demolitions :		(400)		I	:		I (200)		:: (600)
1990 :	58,500	74,600	3,000	I 12,600	: 15,700	18,800	I 44,500	35,000	:: 262,700
+ New :		1,200	300	I	: 1,500	700	I 3,400	2,500	:: 9,600
+ Conversions :		(1,000)	3,500	I 1,500	:		I (10,000)	10,000	:: 4,000
- Demolitions :		(400)		I	:		I (200)		:: (600)
1995 :	58,500	74,400	6,800	I 14,100	: 17,200	19,500	I 37,700	47,500	:: 275,700
+ New :		1,200	(1,000)	I	: 1,500	700	I 1,400	3,000	:: 6,800
+ Conversions :		(1,500)	4,000	I 1,500	:		I (10,000)	10,000	:: 4,000
- Demolitions :		(400)		I	:		I (200)		:: (600)
2000 :	58,500	73,700	9,800	I 15,600	: 18,700	20,200	I 28,900	60,500	:: 285,900

Appendix B: Housing Stock by Neighborhood, 1980 and 1990

Figure A: 1980 and Projected 1990 Housing Stock by Neighborhood

